

REMARKS / ARGUMENTS

This amendment is submitted in full response to the Office Action of October 4, 2005 on the merits of the above-identified case. In the office action the Examiner has objected to claim 24, and has rejected claims 5, 11 and 24 pursuant to the second paragraph of section 112. Additionally, the Examiner has indicated that claims 5, 11 and 24 would be allowable if written in independent form and if the rejection based upon section 112 is addressed, the remaining claims being rejected under sections 102 and 103 in view of various references.

Along these lines, the Applicant appreciates the Examiner's detailed response, and without considering the merits of the section 102 and 103 refusals, but so as to expedite allowance and preserve the subject matter of the rejected claims 1-4, 6-10, 12-23, and 25-30 for presentation in a Continuation case, the applicant has presented herewith new and amended claims based upon the Examiner's indication of allowable subject matter. Specifically, claim 1 has been amended to add the allowable subject matter of original dependent claim 5 and intervening claim 3 to original independent claim 1, new claim 31 re-writes allowable claim 11, along with intervening claim 8 in independent form, claim

18 has been amended to include the allowable subject matter of dependent claim 24 along with the intervening subject matter of claims 19 and 23, and are therefore believed to be in allowable form. Additionally, new claims 32 and 33 are presented herewith, claim 32 including the subject matter from original claim 5 which was deemed allowable by the Examiner, and claim 33 including the subject matter of original claim 11 which was deemed allowable by the Examiner, and as a result, new claims 32 and 33 are also believed to be in allowable form.

With regard to the claim objections and rejection based upon Section 112, second paragraph, it is believed that these have been addressed by way of the amendments. However, the Applicant points out in specific response to the Examiner's comments that the act of placing information on the previously issued payment card can be independent of another transaction that may or may not be achieved utilizing the transaction terminal and/or a payment made via the previously issued payment card.

Based on the above amendments and remarks, reconsideration of this application is hereby requested. It is believed that this application is now in condition for allowance and such action is respectfully requested.

Application No. 10/680,864
Amdt. Dated April 3, 2006
Reply to Office Action dated October 4, 2005

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In addition, an appropriate request for an appropriate extension of time is enclosed herewith along with the corresponding PTO fee. In the event that any additional fee may be required by the filing of this paper, the Commissioner is hereby authorized to charge any fees and/or credits to our **Deposit Account No. 13-1227**.

In the event that any fee may be required by the filing of this paper and the new claims, the Commissioner is hereby authorized to charge any fees and/or credit to our **Deposit Account No. 13-1227**.

Respectfully Submitted,

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By: 

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